

REGIONAL BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2954415	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$106	\$105	-0.9%		
Loans	\$83	\$81	-2.6%		
Construction & development	\$8	\$9	13.2%		
Closed-end 1-4 family residential	\$16	\$17	5.1%		
Home equity	\$7	\$5	-18.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-29.5%		
Commercial & Industrial	\$7	\$6	-22.5%		
Commercial real estate	\$35	\$35	-0.1%		
Unused commitments	\$9	\$10	10.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$2	53.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$3	0.4%		
Cash & balances due	\$8	\$4	-50.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$95	-1.3%		
Deposits	\$90	\$90	0.0%		
Total other borrowings	\$6	\$4	-27.6%		
FHLB advances	\$6	\$4	-27.6%		
Equity					
Equity capital at quarter end	\$10	\$11	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.8%	--		
Tier 1 risk based capital ratio	11.6%	11.9%	--		
Total risk based capital ratio	12.8%	13.2%	--		
Return on equity ¹	0.4%	1.4%	--		
Return on assets ¹	0.0%	0.1%	--		
Net interest margin ¹	4.2%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.6%	145.2%	--		
Loss provision to net charge-offs (qtr)	76.5%	30.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.9%	0.9%	0.0%	0.0%	--
Home equity	4.6%	0.0%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.4%	0.4%	--
Commercial & Industrial	2.3%	0.0%	0.2%	0.0%	--
Commercial real estate	3.3%	1.1%	0.0%	0.1%	--
Total loans	3.1%	1.0%	0.1%	0.1%	--